

IN THE CLAIMS:

Please **CANCEL** Claims 1-34 and 61-71 without prejudice or disclaimer

Please **ADD** new claims 72-80.

- 72. (NEW) A method for requesting credit for a customer comprising:
- generating customer information about the customer and an expected arrival of the customer at a location;
 - transmitting the customer information to a credit provider as part of a request for a line of credit for the customer;
 - receiving from the credit provider an indicator that the line of credit has been approved or denied;
 - creating a second data record indicating a credit status for the customer.
73. (NEW) The method of claim 72, further comprising
- receiving acceptance of the line of credit by the customer; and
 - transmitting to the credit provider an activation code reflecting acceptance by the customer of the line of credit.
74. (NEW) The method of claim 72, further comprising
- evaluating the customer information to prescreen the customer to determine whether to transmit the customer information to the credit provider.
75. (NEW) The method of claim 72, wherein the step of creating the first data record includes
- recording a requested line of credit amount as part of the customer information.

76. (NEW) The method of claim 72, wherein the step of creating the first data record includes
storing, as part of the customer information, a customer transaction history.
77. (NEW) The method of claim 72, further comprising
receiving from the credit provider an indication of an amount of credit the credit provider is willing to authorize.
78. (NEW) The method of claim 77, further comprising
transmitting to the credit provider a guarantee of a credit amount over the authorized amount of credit.
79. (NEW) The method of claim 72, further comprising
offering financial incentives to the customer to accept the credit line.
80. (NEW) The method of claim 79, further comprising
providing the customer the financial incentives.--